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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: RICHARDSON, CYNTHIA

§ Case No. 15-01539-DRC

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Debtor(s)

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on May 28, 2015. The undersigned trustee was appointed on May 28, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 32,536.27

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>12.51</u>
Bank service fees	<u>342.25</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>4,000.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>28,181.51</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/23/2015 and the deadline for filing governmental claims was 09/23/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$3,603.63. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$3,603.63, for a total compensation of \$3,603.63.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$5.28, for total expenses of \$5.28.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/04/2016 By:/s/David R. Brown

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 15-01539-DRC

**Case Name:** RICHARDSON, CYNTHIA

**Period Ending:** 08/04/16

**Trustee:** (330580) David R. Brown

**Filed (f) or Converted (c):** 05/28/15 (f)

**§341(a) Meeting Date:** 02/10/15

**Claims Bar Date:** 09/23/15

1  Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  <u>Property Abandoned</u> OA=§554(a)	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1  Retaliatory Discharge Case (u) Federal District Court Case#14-CV-01711  Listed on Debtor's Amended Schedules with value of "contingent"	0.00	28,536.27		32,536.27	FA
2  PNC Checking Account	0.00	0.00		0.00	FA
3  Furniture	50.00	0.00		0.00	FA
4  Used Clothes	50.00	0.00		0.00	FA
5  2006 Chevrolet Malibu with 120,000 miles	6,875.00	0.00		0.00	FA
<b>5</b> <b>Assets</b> <b>Totals (Excluding unknown values)</b>	<b>\$6,975.00</b>	<b>\$28,536.27</b>		<b>\$32,536.27</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): August 2, 2016

Current Projected Date Of Final Report (TFR): August 2, 2016 (Actual)

**Form 2**  
**Cash Receipts And Disbursements Record**

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**Case Number:** 15-01539-DRC  
**Case Name:** RICHARDSON, CYNTHIA  
**Taxpayer ID #:** \*\*-\*\*9689  
**Period Ending:** 08/04/16

**Trustee:** David R. Brown (330580)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*2900 - Checking  
**Blanket Bond:** \$77,173,558.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
/ /	101	Cynthia Richardson	wildcard exemption claim Voided: check issued on 12/01/15	8100-000		-4,000.00	4,000.00
11/24/15	{1}	Metropolitan Family Services	net settlement proceeds (\$41,000 less \$8,463.73 in withheld state and federal taxes).	1110-000	32,536.27		36,536.27
11/30/15		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	36,526.27
12/01/15	101	Cynthia Richardson	wildcard exemption claim Voided on / /	8100-000		4,000.00	32,526.27
12/01/15	102	Cynthia Richardson	wildcard exemption claim	8100-002		4,000.00	28,526.27
12/31/15		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		46.28	28,479.99
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.49	28,440.50
02/15/16	104	ADAMS-LEVINE	bond premium	2300-000		12.51	28,427.99
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.43	28,388.56
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		44.79	28,343.77
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.30	28,304.47
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.24	28,265.23
06/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		44.60	28,220.63
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.12	28,181.51

<b>ACCOUNT TOTALS</b>	<b>32,536.27</b>	<b>4,354.76</b>	<b>\$28,181.51</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>32,536.27</b>	<b>4,354.76</b>	
Less: Payments to Debtors		4,000.00	
<b>NET Receipts / Disbursements</b>	<b>\$32,536.27</b>	<b>\$354.76</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
<b>Checking # *****2900</b>	<b>32,536.27</b>	<b>354.76</b>	<b>28,181.51</b>
	<b>\$32,536.27</b>	<b>\$354.76</b>	<b>\$28,181.51</b>

**E X H I B I T C**  
**ANALYSIS OF CLAIMS REGISTER**      **Claims Bar Date:** September 23, 2015

<b>Case Number:</b>	15-01539-DRC	<b>Page:</b>	1	<b>Date:</b>	August 4, 2016	
<b>Debtor Name:</b>	RICHARDSON, CYNTHIA			<b>Time:</b>	10:41:58 AM	
Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
TE 200	David R. Brown 400 South County Farm Road Suite 330 Wheaton, IL 60187	Admin Ch. 7		\$5.28	\$0.00	5.28
FEE 200	David R. Brown 400 South County Farm Road Suite 330 Wheaton, IL 60187	Admin Ch. 7		\$3,603.63	\$0.00	3,603.63
ACCTFEE S 200	Alan D. Lasko & Associates, PC 205 West Randolph Street Chicago, IL 60606	Admin Ch. 7		\$680.30	\$0.00	680.30
ATTYFEE S 200	SPRINGER BROWN, LLC 300South County Farm Road Suite I Wheaton, IL 60187	Admin Ch. 7		\$3,929.00	\$0.00	3,929.00
1 610	Roosevelt University 425 S. Wabash 1M19 Chicago, IL 60605	Unsecured		\$8,352.02	\$0.00	8,352.02
2 610	Capital One, N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$263.24	\$0.00	263.24
3 610	Sprint ATTN: Bankruptcy Dept. PO Box 7949 Overland Park, KS 66207-0949	Unsecured		\$440.05	\$0.00	440.05
4 610	U.S.Department of Education C/O FedLoan Servicing PO Box 69184 Harrisburg, PA 17106-9184	Unsecured		\$24,739.47	\$0.00	24,739.47
5 610	American InfoSource LP as agent for T Mobile/T-Mobile USA In PO Box 248848 Oklahoma City, OK 73124-8848	Unsecured		\$220.21	\$0.00	220.21
6 620	Complete Credit Solution Inc 2921 Brown Trail Suite 100 Bedford, TX 76021	Unsecured		\$499.37	\$0.00	499.37
<b>&lt;&lt; Totals &gt;&gt;</b>				42,732.57	0.00	42,732.57

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-01539-DRC  
Case Name: RICHARDSON, CYNTHIA  
Trustee Name: David R. Brown

**Balance on hand:** \$ 28,181.51

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 28,181.51

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David R. Brown	3,603.63	0.00	3,603.63
Trustee, Expenses - David R. Brown	5.28	0.00	5.28
Attorney for Trustee, Fees - SPRINGER BROWN, LLC	3,929.00	0.00	3,929.00
Accountant for Trustee, Fees - Alan D. Lasko & Associates, PC	680.30	0.00	680.30

Total to be paid for chapter 7 administration expenses: \$ 8,218.21  
Remaining balance: \$ 19,963.30

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 19,963.30

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 19,963.30

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 34,014.99 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 58.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Roosevelt University	8,352.02	0.00	4,901.79
2	Capital One, N.A.	263.24	0.00	154.49
3	Sprint	440.05	0.00	258.26
4	U.S.Department of Education C/O FedLoan Servicing	24,739.47	0.00	14,519.52
5	American InfoSource LP as agent for T Mobile/T-Mobile USA In	220.21	0.00	129.24

Total to be paid for timely general unsecured claims: \$ 19,963.30  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 499.37 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Complete Credit Solution Inc	499.37	0.00	0.00
Total to be paid for tardy general unsecured claims:				\$ 0.00
Remaining balance:				\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims:				\$ 0.00
Remaining balance:				\$ 0.00